

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Devin K. Itjen
Gloria Adriana Itjen
Debtors

Case No. 19-04938-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: AutoDocke
Form ID: pdf002

Page 1 of 3
Total Noticed: 75

Date Rcvd: Jan 15, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 17, 2020.

db/jdb
5271897 +Devin K. Itjen, Gloria Adriana Itjen, 150 Orange Blossom Road, Milford, PA 18337-5059
5271898 +ACCESS PHYSICAL THERAPY & WELLNESS, 16 MAYBROOK ROAD, CAMPBELL HALL, NY 10916-2741
5271899 +AMERICAN EXPRESS, PO BOX 981535, EL PASO, TX 79998-1535
5271900 +APOTHAKER SCIAN PC, PO BOX 5496, MOUNT LAUREL, NJ 08054-5496
5271901 +AR RESOURCES, PO BOX 1056, BLUE BELL, PA 19422-0287
5271902 ATLANTIC HEALTH SYSTEM, PO BOX 35610, NEWARK, NJ 07193-5610
5290760 ATLANTIC MEDICAL GROUP, PO BOX 419101, BOSTON, MA 02241-9101
American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,
Malvern PA 19355-0701
5271909 +CAWLEY & BERGMANN, 550 BROAD ST STE 1001, NEWARK, NJ 07102-4542
5271912 +CITI, PO BOX 790040, SAINT LOUIS, MO 63179-0040
5271913 +CITIBANK, 701 EAST 60TH ST N, SIOUX FALLS, SD 57104-0493
5271914 +CITIBANK, PO BOX 6077, SIOUX FALLS, SD 57117-6077
5271915 CITICARDS CBNA, PO BOX 6241, LBS CDV DISPUTES, SIOUX FALLS, SD 57117-6241
5271917 COMMONWEALTH HEALTH, PO BOX 1280, OAKS, PA 19456-1280
5271918 +CREDIT CONTROL CORP, PO BOX 120568, NEWPORT NEWS, VA 23612-0568
5288706 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5271919 +D & A SERVICES, 1400 E TOUHY AVE STE G2, DES PLAINES, IL 60018-3338
5271920 DEPT OF ED FED LOAN SVCING, PO BOX 790234, SAINT LOUIS, MO 63179-0234
5271921 EMERG PHYS OF TIDEWATER, PO BOX 808, GRAND RAPIDS, MI 49518-0808
5271922 +FEDERAL LOAN SERVICING CREDIT, PO BOX 60610, HARRISBURG, PA 17106-0610
5271924 HAMPTON ROADS RADIOLOGY ASSOC, PO BOX 844555, BOSTON, MA 02284-4555
5271925 IC SYSTEM INC, PO BOX 64437, SAINT PAUL, MN 55164-0437
5271926 +JPMCB CARD, PO BOX 15369, WILMINGTON, DE 19850-5369
5282044 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,
c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,
Boca Raton, FL 33487-2853
5271929 +MACYS, BANKRUPTCY PROCESSING, PO BOX 8053, MASON, OH 45040-8053
5271930 +MACYS RECOVERY, 9111 DUKE BLVD, MASON, OH 45040-8999
5271932 +MIDLAND CREDIT MANAGEMENT, 350 CAMINO DE LA REINA, SUITE 100, SAN DIEGO, CA 92108-3007
5271933 +MIDLAND FUNDING, 320 EAST BIG BEAVER, TROY, MI 48083-1271
5271934 +MORRISTOWN ER MED ASSOC, PO BOX 80259, PHILADELPHIA, PA 19101-1259
5271935 MOSES TAYLOR HOSPITAL, PO BOX 88107, CHICAGO, IL 60680-1107
5271936 +MOUNTAIN LAUREL SURGERY, C/O WAYNE ENTERPRISES, PO BOX 443, HONESDALE, PA 18431-0443
5271937 NEWTON EMERG MED ASSOC, PO BOX 80258, PHILADELPHIA, PA 19101-1258
5271939 +NORTHEASTERN GASTROENTEROLOGY ASSOC, 1860 FAIR AVENUE, HONESDALE, PA 18431-2108
5271940 ORANGE EMERG SERVICES, PO BOX 731584, DALLAS, TX 75373-1584
5271941 ORANGE REGIONAL MEDICAL CTR, 75 CRYSTAL RUN RD STE G20, MIDDLETOWN, NY 10941-7014
5271942 +PATENAUDE & FELIX APC, 4545 MURPHY CANYON ROAD, 3RD FLOOR, SAN DIEGO, CA 92123-4363
5271944 +PENNSYLVANIA PHYSICIAN SERVICES LLC, PO BOX 14099, BELFAST, ME 04915-4034
5271945 PREMIER HEALTH ASSOCIATES, 532 LAFAYETTE RD STE 300, SPARTA, NJ 07871-4411
5271946 +RADIOLOGIC ASSOC PC, PO BOX 1259 DEPT 88679, OAKS, PA 19456-1259
5271948 +RADIUS GLOBAL SOLUTIONS, 500 NORTH FRANKLIN TURNPIKE, SUITE 200 MAIL CODE 747,
RAMSEY, NJ 07446-1177
5271949 +RADIUS GLOBAL SOLUTIONS, PO BOX 390905, MINNEAPOLIS, MN 55439-0905
5271950 +RMP, 8085 KNUE ROAD, INDIANAPOLIS, IN 46250-1921
5271954 TARGET CARD SERVICES, PO BOX 660170, DALLAS, TX 75266-0170
5271955 +TD BANK USA/TARGET CREDIT, NCD-0450, PO BOX 1470, MINNEAPOLIS, MN 55440-1470
5271956 THE RADIOLOGY GROUP OF NJ, PO BOX 655, HACKETTSTOWN, NJ 07840-0655
5271957 +TRANS-CONTINENTAL CREDIT & COLL, PO BOX 5055, WHITE PLAINS, NY 10602-5055
5271958 +WELLS FARGO CARD SERVICES, MAC N8235-040, 7000 VISTA DRIVE,
WEST DES MOINES, IA 50266-9310

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr

+E-mail/PDF: acg.acg.ebn@americaninfosource.com Jan 15 2020 20:49:25
Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS,
Oklahoma City, OK 73118-7901
cr
+E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 15 2020 21:02:00
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5271903 E-mail/PDF: resurgentbknottifications@resurgent.com Jan 15 2020 20:48:40 CACH LLC,
PO BOX 10587, GREENVILLE, SC 29603-0587
5271904 E-mail/PDF: resurgentbknottifications@resurgent.com Jan 15 2020 20:48:40 CACH LLC P,
PO BOX 10587, GREENVILLE, SC 29603-0587
5274493 E-mail/PDF: resurgentbknottifications@resurgent.com Jan 15 2020 20:48:39 CACH, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5271905 E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Jan 15 2020 20:48:41
CAPITAL ONE AUTO FINANCE, PO BOX 60511, CITY OF INDUSTRY, CA 91716-0511
5271906 +E-mail/Text: bankruptcy@cvaps.com Jan 15 2020 20:45:09 CAVALRY PORTFOLIO SERVICE,
500 SUMMIT LAKE DRIVE, SUITE 400, VALHALLA, NY 10595-2322
5271907 +E-mail/Text: bankruptcy@cvaps.com Jan 15 2020 20:45:09 CAVALRY SPV 1, LLC,
500 SUMMIT LAKE DRIVE, SUITE 400, VALHALLA, NY 10595-2321
5271908 +E-mail/Text: bankruptcy@cvaps.com Jan 15 2020 20:45:09 CAVALRY SPV, LLC,
ASSIGNEE OF CITIBANK, 500 SUMMIT LAKE DR., SUITE 400, VALHALLA, NY 10595-2321

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

5271910 E-mail/Text: ering@cbhv.com Jan 15 2020 20:44:44 CBHV, PO BOX 831, NEWBURGH, NY 12551-0831

5271911 +E-mail/Text: bankruptcy@certifiedcollection.com Jan 15 2020 20:44:27 CERTIFIED CREDIT & COLL BUR, PO BOX 1750, WHITEHOUSE STATION, NJ 08889-1750

5271916 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jan 15 2020 20:44:19 COMENITY BANK, BANKRUPTCY DEPT, PO BOX 182125, COLUMBUS, OH 43218-2125

5274336 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jan 15 2020 20:50:29 Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

5284575 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jan 15 2020 20:48:21 Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360

5272907 +E-mail/Text: bankruptcy@cavps.com Jan 15 2020 20:45:10 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

5271923 E-mail/Text: data_processing@fin-rec.com Jan 15 2020 20:44:12 FINANCIAL RECOVERY SERVICES, PO BOX 385908, MINNEAPOLIS, MN 55438-5908

5271927 E-mail/Text: bncnotices@becket-lee.com Jan 15 2020 20:43:58 KOHLS/CAPITAL ONE, PO BOX 3115, MILWAUKEE, WI 53201-3115

5274494 E-mail/PDF: resurgentbknottifications@resurgent.com Jan 15 2020 20:49:49 LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

5271928 E-mail/Text: camanagement@mtb.com Jan 15 2020 20:44:13 M & T BANK, PO BOX 1288, BUFFALO, NY 14240-1288

5271931 +E-mail/Text: bankruptcydpt@mcmcg.com Jan 15 2020 20:44:48 MIDLAND CREDIT MANAGEMENT, 2365 NORTHSIDE DRIVE, SUITE 300, SAN DIEGO, CA 92108-2709

5271938 +E-mail/Text: bankruptcy@certifiedcollection.com Jan 15 2020 20:44:27 NEWTON MEDICAL CENTER OP, C/O CERTIFIED CREDIT COLLECTION BUR, PO BOX 1750, WHITEHOUSE STATION, NJ 08889-1750

5271943 +E-mail/PDF: gecsedirecoverycorp.com Jan 15 2020 20:48:02 PAYPAL CREDIT, PO BOX 5138, TIMONIUM, MD 21094-5138

5271947 +E-mail/Text: ering@cbhv.com Jan 15 2020 20:44:44 RADIOLOGIC ASSOCIATES PC, C/O CBHV, 155 NORTH PLANK ROAD, NEWBURGH, NY 12550-1747

5271951 +E-mail/Text: BCCSUBANKRUPTCYEMAIL@sentara.com Jan 15 2020 20:45:46 SENTARA HEALTHCARE, 535 INDEPENDENCE PKWY, SUITE 700, CHESAPEAKE, VA 23320-5192

5271952 +E-mail/PDF: resurgentbknottifications@resurgent.com Jan 15 2020 20:48:41 SHERMAN ORIGINATORS III LLC, C/O RESURGENT CAPITAL, PO BOX 10497, GREENVILLE, SC 29603-0497

5271953 E-mail/PDF: gecsedirecoverycorp.com Jan 15 2020 20:50:07 SYNCHRONY BANK, ATTN BANKRUPTCY DEPT, PO BOX 965061, ORLANDO, FL 32896-5061

5272654 +E-mail/PDF: gecsedirecoverycorp.com Jan 15 2020 20:48:02 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

5290072 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jan 15 2020 20:48:47 Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 28

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5274338* +Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

5272908* +Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 17, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 15, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecef@pamd13trustee.com
James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Vincent Rubino on behalf of Debtor 2 Gloria Adriana Itjen
lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com
Vincent Rubino on behalf of Debtor 1 Devin K. Itjen
lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

TOTAL: 5

IN RE:
Devin K. Itjen,
Aka Devin Kenneth Itjen,
Aka Devin Itjen,
And Gloria Adriana Itjen,
Aka Gloria A. Itjen,
Aka Gloria Itjen
Debtors

 X ORIGINAL PLAN
 AMENDED PLAN (Indicate 1st, 2nd, 3rd,
 etc.)
 1 Number of Motions to Avoid Liens
 1 Number of Motions to Value Collateral

Start mm/yyyy	End mm/yyyy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
12/2019	11/2024	\$999.00	N/A	\$999.00	\$59,940.00
				Total Payments:	\$59,940.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.

4. CHECK ONE: () Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

(X) Debtor is over median income. Debtor estimates that a minimum of **\$58,375.80** must be paid to allowed unsecured creditors in order to comply with the Means Test.

B. Additional Plan Funding From Liquidation of Assets/Other

1. The Debtor estimates that the liquidation value of this estate is **\$0.00**. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

Check one of the following two lines.

 X No assets will be liquidated. *If this line is checked, the rest of § 1.B need not be completed or reproduced.*

 Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$ from the sale of property known and designated as . All sales shall be completed by , 20 . If the property does not sell by the date specified, then the disposition of the property shall be as follows: .

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows: _____

2. SECURED CLAIMS.

A. Pre-Confirmation Distributions. Check one.

 x None. If "None" is checked, the rest of § 2.A need not be completed or reproduced.

_____ Adequate protection and conduit payments in the following amounts will be paid by the Debtor to the Trustee. The Trustee will disburse these payments for which a proof of claim has been filed as soon as practicable after receipt of said payments from the Debtor.

Name of Creditor	Last Four Digits of Account Number	Estimated Monthly Payment

1. The Trustee will not make a partial payment. If the Debtor makes a partial plan payment, or if it is not paid on time and the Trustee is unable to pay timely a payment due on a claim in this section, the Debtor's cure of this default must include any applicable late charges.
2. If a mortgagee files a notice pursuant to Fed. R. Bankr. P. 3002.1(b), the change in the conduit payment to the Trustee will not require modification of this plan.

B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.

_____ None. If "None" is checked, the rest of § 2.B need not be completed or reproduced.

 x Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
M & T Bank	1 ST mortgage on 150 Orange Blossom Road, Milford, PA 18337	3948
Capital One Auto Finance	Auto loan on 2009 Nissan Xterra	6212

Capital One Auto Finance	Auto loan on 2014 Toyota Rav 4	6576
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C. Arrears, including, but not limited to, claims secured by Debtor's principal residence.
Check one.

X None. *If "None" is checked, the rest of § 2.C need not be completed or reproduced.*

— The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed proof of claim. If post-petition arrears are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Post-petition Arrears to be Cured	Estimated Total to be paid in plan

D. Other secured claims (conduit payments, claims for which a § 506 valuation is not applicable, etc.)

X None. *If "None" is checked, the rest of § 2.D need not be completed or reproduced.*

— The claims below are secured claims for which a § 506 valuation is not applicable, and can include: (1) claims that were either (a) incurred within 910 days of the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the Debtor, or (b) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value; (2) conduit payments; or (3) secured claims not provided for elsewhere.

1. The allowed secured claims listed below shall be paid in full and their liens retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under § 1328 of the Code.
2. In addition to payment of the allowed secured claim, present value interest pursuant to 11 U.S.C. §1325(a)(5)(B)(ii) will be paid at the rate and in the amount listed below, unless an objection is raised. If an objection is raised, then the court will determine the present value interest rate and amount at the confirmation hearing.
3. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Principal Balance of Claim	Interest Rate	Total to be Paid in Plan

E. Secured claims for which a § 506 valuation is applicable. *Check one.*

 X None. *If “None” is checked, the rest of § 2.E need not be completed or reproduced.*

____ Claims listed in the subsection are debts secured by property not described in § 2.D of this plan. These claims will be paid in the plan according to modified terms, and liens retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under § 1328 of the Code. The excess of the creditor’s claim will be treated as an unsecured claim. Any claim listed as “\$0.00” or “NO VALUE” in the “Modified Principal Balance” column below will be treated as an unsecured claim. The liens will be avoided or limited through the plan or Debtor will file an adversary action (select method in last column). To the extent not already determined, the amount, extent or validity of the allowed secured claim for each claim listed below will be determined by the court at the confirmation hearing. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Value of Collateral (Modified Principal)	Interest Rate	Total Payment	Plan, Adversary or Other Action

F. Surrender of Collateral. *Check one.*

 X None. *If “None” is checked, the rest of § 2.F need not be completed or reproduced.*

____ The Debtor elects to surrender to each creditor listed below the collateral that secures the creditor’s claim. The Debtor requests that upon confirmation of this plan or upon approval of any modified plan the stay under 11 U.S.C. §362(a) be terminated as to the collateral only and that the stay under §1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 4 below.

Name of Creditor	Description of Collateral to be Surrendered

G. Lien Avoidance. *Do not use for mortgages or for statutory liens, such as tax liens. Check one.*

____ None. *If “None” is checked, the rest of § 2.G need not be completed or reproduced.*

- x The Debtor moves to avoid the following judicial and/or nonpossessory, non-purchase money liens of the following creditors pursuant to § 522(f) (this § should not be used for statutory or consensual liens such as mortgages).

Name of Lien Holder.	Cavalry SPV I, LLC/Assignee of Comenity Bank-GndrMtn		
Lien Description. (For a judicial lien, include court and docket number.)	Judg. entered 8/9/19 \$9094.16; Dkt 780-2019 Civil; Pike Cty CCP		
Description of the lien property.	150 Orange Blossom Road, Milford, PA 18337		
Liened Asset Value	\$156,500.00		
Sum of Senior Liens	\$217,854.00		
Exemption Claimed	\$1.00		
Amount of Lien	\$9,094.16		
Amount Avoided	\$9,094.16		

3. PRIORITY CLAIMS.

A. Administrative Claims

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.
2. Attorney's fees. Complete only one of the following options:
 - a. In addition to the retainer of **\$0.00** already paid by the Debtor, the amount of **\$4,000.00** in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
 - b. \$_____ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).
3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.
Check one of the following two lines.

x None. If “None” is checked, the rest of § 3.A.3 need not be completed or reproduced.

 The following administrative claims will be paid in full.

Name of Creditor	Estimated Total Payment

B. Priority Claims (including certain Domestic Support Obligations).

Allowed unsecured claims, entitled to priority under § 1322(a) will be paid in full unless modified under § 9.

Name of Creditor	Estimated Total Payment

C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). Check one of the following two lines.

 x None. If “None” is checked, the rest of § 3.C need not be completed or reproduced.

 The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim. *This plan provision requires that payments in § 1.A. be for a term of 60 months (see 11 U.S.C. §1322(a)(4)).*

Name of Creditor	Estimated Total Payment

4. UNSECURED CLAIMS

A. Claims of Unsecured Nonpriority Creditors Specially Classified. Check one of the following two lines.

 x None. If “None” is checked, the rest of § 4.A need not be completed or reproduced.

 To the extent that funds are available, the allowed amount of the following unsecured claims, such as co-signed unsecured debts, will be paid before other, unclassified, unsecured claims. The claim shall be paid interest at the rate stated below. If no rate is stated, the interest rate set forth in the proof of claim shall apply.

Name of Creditor	Reason for Special Classification		Estimated Amount of Claim	Interest Rate	Estimated Total Payment

B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.

5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. Check one of the following two lines.

 x None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

 The following contracts and leases are assumed (and arrears in the allowed claim to be cured in the plan) or rejected:

Name of Creditor	Description of Contract or Lease	Monthly Payment	Interest Rate	Estimated Arrears	Total Plan Payment	Assume or Reject

6. VESTING OF PROPERTY OF THE ESTATE.

Property of the estate will vest in the Debtor upon

Check the applicable line:

- x plan confirmation.
 entry of discharge.
 closing of case:

7. DISCHARGE: (Check one)

- (X) The debtor will seek a discharge pursuant to § 1328(a).
() The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1	Adequate protection payments	\$ -0-	
Level 2	Debtor's attorney's fees.	\$ 4,000.00	
Level 3	Domestic Support Obligations	\$ -0-	
Level 4	Priority claims, pro rata	\$ -0-	
Level 5	Secured claims, pro rata	\$ -0-	
Level 6	Specially classified unsecured claims	\$ -0-	
Level 7	General unsecured claims	\$ 50,490.91	
Level 8	Untimely filed unsecured claims to which the debtor(s) has/have not objected.	\$ -0-	
	Subtotal		\$54,490.91
	Trustee Commission	\$ 5,449.09	
	Total		\$59,940.00

If the above Levels are filled in, the rest of § 8 need not be completed or reproduced. If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.

Level 2: Debtor's attorney's fees.

Level 3: Domestic Support Obligations.

Level 4: Priority claims, pro rata.

Level 5: Secured claims, pro rata.

Level 6: Specially classified unsecured claims.

Level 7: Timely filed general unsecured claims.

Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

9. NONSTANDARD PLAN PROVISIONS

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

- A. This Chapter 13 Plan provides a distribution chart in Section 8 above that provides estimated distributions to classes of creditors and the Trustee, in addition to all information indicated in the Model Plan.
- B. Debtors shall pay their student loan installments to **Federal Loan Servicing Credit** outside of the Plan. These loans are not subject to discharge.
- C. The judgment lien of **Cavalry SPVI, LLC** (hereinafter referred to as "Creditor"), filed with the Pike County Prothonotary at 780 Civil 2019 (hereinafter referred to as the "Lien"), is

being avoided via this Plan, which, in part, constitutes a Motion to Avoid Lien pursuant to 11 U.S.C. § 522(f). Confirmation of this Plan shall constitute a finding that the Lien impaired Debtor(s)' exemption under 11 U.S.C. § 522(d) or applicable Pennsylvania law in the real property known as **150 Orange Blossom Road, Milford, PA 18337** (hereinafter referred to as the "Property"). Upon confirmation of this Plan the balance owed to Creditor shall be deemed a general unsecured claim without further Order of this Court. A copy of this Plan, the Confirmation Order and Discharge Order may be filed with the Prothonotary in and for Pike County, upon which the Lien shall be deemed avoided and shall cease to be a lien against the Property.

Dated: 11/13/19

/s/ Vincent Rubino
VINCENT RUBINO, ESQ., Attorney for Debtor

/s/ Devin K. Itjen
Devin K. Itjen, Debtor

/s/ Gloria Adriana Itjen
Gloria Adriana Itjen, Joint Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.